

EXHIBIT 8

COSZETTA TEAGUE
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<p>1 IN THE UNITED STATES DISTRICT COURT 2 NORTHERN DISTRICT OF CALIFORNIA 3 SAN FRANCISCO DIVISION 4 5 ALICIA HERNANDEZ, et al.,) 6 individually and on behalf of) 7 all others similarly situated,) 18-cv-07354-WHA 8 Plaintiffs,) 9 vs.) 10 WELLS FARGO & COMPANY and) 11 WELLS FARGO BANK, N.A.,) 12 Defendants.) 13 14 The videotaped deposition of COSZETTA TEAGUE, 15 called for examination, taken pursuant to the 16 Federal Rules of Civil Procedure for the United 17 States District Courts, taken before 18 KAREN L. PILEGGI, CSR No. 84-3404, a Notary Public, 19 within and for the County of DuPage, State of 20 Illinois, Certified Shorthand Reporter within and 21 for the State of Illinois, Registered Merit 22 Reporter, at 35 West Wacker Drive, Chicago, 23 Illinois, June 27, 2019, at the approximate hour of 24 9:09 a.m.</p>	<p>1 THE VIDEOGRAPHER: My name is David Lehman, 2 certified legal video specialist with Esquire 3 Solutions located at 20 North Clark Street, Chicago, 4 Illinois 60602. 5 I'm the videographer on June 27, 2019, 6 for the recording of the deposition of 7 Coszetta Teague being taken at 35 West Wacker Drive, 8 Chicago, Illinois 60601, at the time of 9:09 a.m. in 9 the matter of Alicia Hernandez, et al., versus Wells 10 Fargo & Company, Case No. 18-cv-07354-WHA. 11 Will counsel please identify themselves 12 for the record, beginning with the plaintiffs' 13 counsel. 14 MR. BLOOMFIELD: Josh Bloomfield on behalf of 15 plaintiffs. 16 MS. GROVES: Amanda Groves and Lawrence Slusky 17 on behalf of defendants. 18 THE VIDEOGRAPHER: Will the reporter please 19 swear in the witness. 20 (WHEREUPON, the witness was 21 duly sworn.) 22 COSZETTA TEAGUE, 23 called as the witness herein, having been first duly 24 sworn, was examined and testified as follows:</p>
<p>1 PRESENT: 2 GIBBS LAW GROUP, LLP, 3 505 14th Street, Suite 1110, 4 Oakland, California 94612, 5 510-350-9703, by: 6 MR. JOSHUA BLOOMFIELD, 7 jjb@classlawgroup.com, 8 appeared on behalf of the Plaintiffs; 9 WINSTON & STRAWN, LLP, 10 101 California Street, 35th Floor, 11 San Francisco, California 94111, 12 415-591-1000, by: 13 MS. AMANDA L. GROVES, 14 agroves@winston.com, 15 -and- 16 WINSTON & STRAWN, LLP, 17 1700 K Street, NW, 18 Washington, DC 20006, 19 202-282-5322, by: 20 MR. LAWRENCE E. SLUSKY, 21 lslusky@winston.com, 22 appeared on behalf of the Defendants; 23 24 ALSO PRESENT: Stephanie Turner; 25 Chennell Coleman; 26 VIDEOGRAPHER: David Lehman, 27 Esquire Deposition Solutions; 28 29 REPORTED BY: Karen Pileggi, CSR, RPR, RMR, CRR. 30 CSR License No. 84-3404</p>	<p>1 EXAMINATION 2 BY MS. GROVES: 3 Q. Good morning, Ms. Teague. 4 A. Good morning. 5 Q. We met a few minimums going, but for the 6 record, my name is Amanda Groves. I'm an attorney 7 at Winston & Strawn and we are representing Wells 8 Fargo in the lawsuit, and we are here today to take 9 your deposition. 10 Have you ever had your deposition taken 11 before? 12 A. No. 13 Q. So I'll kind of go over a few of what we 14 call the ground rules that help the deposition 15 proceed a little bit more smoothly and help us get a 16 clean record. 17 The first and most important part of the 18 ground rules for a deposition is that you are under 19 oath. You are testifying today under penalty of 20 perjury and the oath that you gave a moment ago has 21 the same force and effect as if we were sitting in a 22 court of law. Do you understand that? 23 A. Yes. 24 Q. Another important aspect of the</p>

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1 A. Yes, I was staying in my car. Yes.	1 A. No.
2 Q. Where did you stay in your car? Like	2 Q. The sheriff never showed up, right?
3 where was your car?	3 A. No.
4 A. Wherever there was a park and it was safe	4 Q. Nobody came in and said you have to --
5 for me and my family.	5 nobody knocked on the door and said you need to move
6 Q. Was the -- so the Luella Avenue property	6 out, we bought the house, we're trying to move in,
7 was vacant, nobody was living there, correct, during	7 right?
8 this time?	8 A. My attorney called me and told me that.
9 A. During what time?	9 MR. BLOOMFIELD: Wait --
10 Q. The time that you were in your car.	10 BY MS. GROVES:
11 A. Yes.	11 Q. Right. I think the cat is kind of out of
12 Q. So rather than -- I'm trying to	12 the bag on that.
13 understand. Rather than living -- it was you and	13 Is there any reason other than your
14 lescha, right?	14 attorney telling you that the sheriff was going to
15 A. And my grandkids.	15 be coming, that you moved yourself and three
16 Q. You had your grandkids at the time you	16 children into a car in December of 2014?
17 were in -- at the time your house was foreclosed on?	17 A. Yes.
18 A. Yes.	18 Q. What other reasons did you do that?
19 Q. Makala and Marón?	19 A. The hot water tank went out. We didn't
20 A. Makala and Marón.	20 have no heat and we didn't have no gas.
21 Q. You testified earlier that they had moved	21 Q. In the house?
22 out in 2012.	22 A. In the house. And there was mold in the
23 A. Yes.	23 house.
24 Q. Does that refresh your recollection that	24 Q. Because I was especially curious about,
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1 you didn't have your grandkids in December of 2014?	1 it was probably very cold?
2 MR. BLOOMFIELD: Objection to form.	2 A. It was.
3 BY THE WITNESS:	3 Q. In the car.
4 A. I had them, yes.	4 A. No. I had heat in my car.
5 BY MS. GROVES:	5 Q. But the house had no heat?
6 Q. So your testimony earlier that they moved	6 A. None.
7 out in 2012 was wrong?	7 Q. Why not?
8 A. No. No. That's right.	8 A. The hot water tank went out. And there
9 Q. Then why did you have them in 2014 if	9 was water in the basement and it was so cold that
10 they had moved out in 2012?	10 mold -- mold was already in the house, but mold had
11 A. My daughter had an incident that happened	11 developed on the walls, and I wasn't going to stay
12 and they had to come back with me.	12 in there. It was unsafe for me to stay in there.
13 Q. So it was you, lescha, Makala and Marón	13 Q. You had asthma, right?
14 and for how long -- strike that.	14 A. Yes.
15 Was there any reason other than advice	15 Q. And so did lescha?
16 from your foreclosure attorney that you moved	16 A. Yes.
17 yourself and your three children -- and three	17 Q. So staying in a home with mold in it
18 children, not all yours -- but to move yourself and	18 sounds dangerous.
19 three children out of the vacant home on Luella and	19 A. It was.
20 into a car?	20 Q. And staying in a home with no heat in
21 A. I don't understand.	21 Chicago in December sounds dangerous.
22 Q. I guess I'm trying to understand. If the	22 A. It was.
23 house on Luella Avenue -- you're living in it,	23 Q. Did you have anywhere else you could have
24 right? Nobody else is trying to move in, correct?	24 gone besides the car?

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<p>1 A. No. I wish. No.</p> <p>2 Q. Until you found Governors Place, I guess.</p> <p>3 That was when you were able to move out and get into</p> <p>4 a place with heat?</p> <p>5 A. Yes.</p> <p>6 Q. I know this is hard. We're almost done</p> <p>7 with this part.</p> <p>8 How long after you moved out of the</p> <p>9 Luella Avenue home with the heat problems it was</p> <p>10 having into your car were you able to get into</p> <p>11 Governors Place?</p> <p>12 A. It was March 2015.</p> <p>13 MS. GROVES: Let's take a little break. I know</p> <p>14 this part isn't fun.</p> <p>15 THE VIDEOGRAPHER: We are off the record. The</p> <p>16 time is 10:51 a.m.</p> <p>17 (WHEREUPON, a recess was had.)</p> <p>18 THE VIDEOGRAPHER: We are back on the record.</p> <p>19 The time is 10:59 a.m.</p> <p>20 BY MS. GROVES:</p> <p>21 Q. Ms. Teague, I'm going to show you a</p> <p>22 document that we had marked at a previous deposition</p> <p>23 as Exhibit 18.</p> <p>24 I guess while he's pulling that, what</p>	<p>1 expensive?</p> <p>2 A. Yes.</p> <p>3 Q. Too expensive?</p> <p>4 A. Yes.</p> <p>5 Q. I'm going to show you what we had marked</p> <p>6 at a previous deposition as Exhibit 18. It's a</p> <p>7 hefty document that I promise you we will not go</p> <p>8 through the whole thing.</p> <p>9 It's the first amended complaint in this</p> <p>10 case. We had talked earlier about you having</p> <p>11 reviewed a complaint in this case, and I'm wondering</p> <p>12 if this is the complaint that you have reviewed?</p> <p>13 If it's helpful, you were probably</p> <p>14 reviewing the parts that described your claims, in</p> <p>15 particular, and those are at paragraphs 101, 102,</p> <p>16 that area.</p> <p>17 A. Yes.</p> <p>18 Q. When we were talking about the complaint</p> <p>19 earlier that you had reviewed at the beginning of</p> <p>20 the case and then again in connection with your</p> <p>21 deposition preparation, Exhibit 18 is the complaint</p> <p>22 you reviewed, right? It's this document?</p> <p>23 I'll ask it again. Do you remember</p> <p>24 earlier in your deposition we were talking about the</p>
<p>1 caused the hot water heater to break in the Luella</p> <p>2 Avenue home?</p> <p>3 A. It was old. It rust.</p> <p>4 Q. Was replacing it just really expensive?</p> <p>5 A. Yes.</p> <p>6 Q. And that caused the heat to go out also?</p> <p>7 A. Yes.</p> <p>8 Q. Is it the same issue that caused the</p> <p>9 mold -- or the flood? Or both? That was not a good</p> <p>10 question.</p> <p>11 Did you say there had been some flooding</p> <p>12 in the basement?</p> <p>13 A. Yes.</p> <p>14 Q. Was that connected to the water heater</p> <p>15 issue?</p> <p>16 A. The flood was coming through. Every time</p> <p>17 it rained water would seep through the walls of the</p> <p>18 house.</p> <p>19 Q. So that was just a function of the way</p> <p>20 the house was constructed? It was cracked?</p> <p>21 A. Yes.</p> <p>22 Q. That's what caused the mold?</p> <p>23 A. Yes.</p> <p>24 Q. Again, getting that fixed, I assume, was</p>	<p>1 complaint that you reviewed with Josh when you first</p> <p>2 started getting involved in the case?</p> <p>3 A. Yes.</p> <p>4 Q. We talked about the complaint you</p> <p>5 reviewed, right?</p> <p>6 A. Yes.</p> <p>7 Q. You reviewed that same complaint</p> <p>8 yesterday to help prepare for your deposition,</p> <p>9 correct?</p> <p>10 A. Yes.</p> <p>11 Q. And the complaint that we were talking</p> <p>12 about is what you're now looking at, Exhibit 18,</p> <p>13 right?</p> <p>14 A. Yes.</p> <p>15 Q. Can you look at paragraph 104 on page 19</p> <p>16 of the complaint.</p> <p>17 A. 104?</p> <p>18 Q. Yes.</p> <p>19 A. Yes.</p> <p>20 Q. In paragraph 104 and in paragraph --</p> <p>21 strike that.</p> <p>22 Let's look at paragraph 105. It says</p> <p>23 that you lived in your car until sometime around</p> <p>24 March of 2015. March 2015 is when you moved into</p>

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<p style="text-align: right;">Page 85</p> <p>1 modification in addition to lowering the payment 2 could change any of the other terms of your 3 mortgage, like the length of the term of the 4 mortgage or the interest rate? 5 Did you have any understanding about what 6 other terms might change as a result of the 7 modification? 8 A. No. 9 Q. You were focused on the amount of the 10 monthly payment; is that fair? 11 A. Yes. 12 Q. You were trying to get the monthly 13 payment lowered from the \$840? 14 A. Yes. 15 Q. Could you have still afforded -- go 16 ahead. 17 A. Excuse me. From my understanding, I 18 thought it was no longer 837. I thought it was 19 1267. That's -- wait a minute. That was the 20 understanding that -- 21 Q. That's fair. I should back up. It was 22 the eight -- strike that. 23 If we start at the beginning it was 24 six --</p>	<p style="text-align: right;">Page 87</p> <p>1 payment that had gone up due to the property taxes 2 and made the payment 637 or less, you would have 3 been able to afford it and stay in the house? 4 A. Yes. 5 Q. And that's why you approached them for a 6 modification? 7 A. Yes. 8 (WHEREUPON, certain documents were 9 marked Deposition Exhibit Nos. 10 298-299 for identification, as of 11 06-27-2019.) 12 BY MS. GROVES: 13 Q. Ms. Teague, we've put in front of you a 14 couple of documents. Exhibit 298, which appears to 15 be a handwritten note from you dated March 7, 2012, 16 and it's WF Hernandez 61146. Is this a letter that 17 you sent to Wells Fargo requesting the modification 18 we just talked about? 19 A. Yes. 20 Q. And then Exhibit 299 is also dated March 21 of 2012. It's Bates labeled WF Hernandez 50359 22 through 61. Is this also communication that you 23 sent to Wells Fargo in connection with your request 24 for the modification?</p>
<p style="text-align: right;">Page 86</p> <p>1 A. Six seventy-two. 2 Q. And then it went to the 838 and then 3 because you fell behind on the 838 on the escrow, it 4 went up to the 1200, right? 5 A. Yes. 6 Q. When you reached out to them in the -- 7 when you reached out to them to talk about a 8 modification, were you looking for a lower payment 9 that was closer to the \$637 that you had started off 10 with? 11 A. Yes. 12 Q. Could you have afforded something more 13 than the \$637? 14 A. No. 15 Q. So you needed Wells Fargo to lower your 16 monthly payment to something below \$637 in order for 17 you to afford it? 18 A. Or if it could have stayed at the 637. 19 When I bought the house, that was my understanding 20 that it was going to be the 637. 21 Q. Right. So you were surprised when six 22 months later the property taxes went up, right? 23 A. Yes. 24 Q. If Wells Fargo could have taken your</p>	<p style="text-align: right;">Page 88</p> <p>1 A. Yes. 2 Q. You filled out the information and 3 handwriting here on Exhibit 299? 4 A. Yes. 5 Q. Let's look at Exhibit 298 first. You 6 note that you're having a hard time right now -- 7 hardest time, even paying your mortgage? 8 A. Yes. 9 Q. You note that in the past you were able 10 to pay the mortgage, but with it being \$1,267 you 11 couldn't pay that amount, correct? 12 A. Yes. 13 Q. That was a result of the taxes we talked 14 about, right? 15 A. Yes. 16 Q. It was also true at this time that the 17 \$838 amount was also an amount you couldn't pay, 18 right? 19 A. Yes. 20 Q. You didn't put in the letter that you 21 were asking for the \$637 lower payment, did you? 22 You didn't include that in the letter? 23 A. No. 24 Q. Did you ever talk with anybody at Wells</p>

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1 Fargo about that number, specifically?	1 that time period?
2 A. What?	2 A. Yes.
3 Q. I'll ask that again.	3 Q. So is it fair to say that even if you had
4 Did you ever have any phone conversations	4 included lessha's disability checks in here, your
5 with anybody at Wells Fargo about the fact that the	5 expenses exceeded your income even if the mortgage
6 amount of the mortgage payment that you could afford	6 payment was \$838?
7 was the original 637 or less?	7 A. Yes.
8 A. Yes.	8 Q. On the first page of Exhibit 299 it says
9 Q. You told them that over the phone?	9 select -- on the right where you provide the --
10 A. Yes.	10 select the option that best matches the reason you
11 Q. What was the response to that, if they	11 need assistance, the first box is checked, death or
12 had any?	12 illness of the borrower, co-borrower or a family
13 A. I remember -- I recall them saying	13 member.
14 regardless it was going to be the 1267.	14 What are you referring to there? Is that
15 Q. Even if it was modified?	15 your disability? I should just ask you. What was
16 A. Yes.	16 that referring to?
17 Q. Look at Exhibit 299. You filled out, it	17 A. Repeat that.
18 looks like, your income and your expenses. You	18 Q. What did you mean when you checked the
19 don't reference in here the child support under the	19 box for death or illness of the borrower,
20 income.	20 co-borrower or a family member was the reason for
21 Were you receiving child support in March	21 needing assistance?
22 of 2012? This might have been around the time you	22 A. That was when I lost my mother.
23 said it stopped. Do you recall?	23 Q. You had burial expenses?
24 A. I don't remember.	24 A. Yeah.
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1 Q. If you were receiving it, would you have	1 Q. And then a box is checked for problems
2 put it in the income?	2 with the property. What problems were you having
3 A. Yes.	3 with the property in March of 2012?
4 Q. So the fact that it's not listed as part	4 A. That was the mold.
5 of your income in March of 2012, that leads you to	5 Q. That had already started in 2012?
6 believe that you weren't receiving it at that time?	6 A. It was in 2011. It started in 2011.
7 A. Yes.	7 I need some time.
8 Q. Did you include the income you were	8 Q. That's okay. We can take a break.
9 receiving through lessha's disability?	9 THE VIDEOGRAPHER: We are off the record. The
10 A. No, it don't look like I did.	10 time is 12:07 p.m.
11 Q. Were you receiving income from her	11 (WHEREUPON, a recess was had.)
12 disability at that time?	12 THE VIDEOGRAPHER: We are back on the record.
13 A. Yes.	13 The time is 12:16 p.m.
14 Q. Why didn't you list it?	14 BY MS. GROVES:
15 A. I don't know.	15 Q. Ms. Teague, we were talking a little bit
16 Q. And then you have some expenses listed.	16 before the break about the modification that you
17 Who are the three people who were living in your	17 requested from Wells Fargo in 2012, and specifically
18 household in March of 2012? Does that look right to	18 right before the break we were talking about the
19 you?	19 problems with the house. I just have one question
20 A. No.	20 on the mold issue with the house.
21 Q. It would either be two or four, correct?	21 Could you afford to have that issue fixed
22 A. Right. Exactly.	22 in 2012?
23 Q. And then you have some estimates of your	23 A. No.
24 monthly spending. Do those look about right for	24 Q. Were you ever able to afford to have that

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1 issue fixed?	1 A. No. It was --
2 A. No.	2 Q. Later when the water heater --
3 Q. What happened with the modification	3 A. Right.
4 request that you made in 2012? Was it granted,	4 MR. BLOOMFIELD: Try to make sure to let her
5 denied?	5 finish the question.
6 A. It was denied.	6 THE WITNESS: Okay.
7 Q. What did you understand the reason for	7 MS. GROVES: Sorry. We're kind of doing the
8 the denial to be in 2012? Do you know why they	8 conversation thing. That was my fault as much as
9 denied it in 2012?	9 anything.
10 A. At the time I didn't know why they denied	10 We'll mark this one next, please.
11 it, but I got a letter recently telling me that --	11 (WHEREUPON, a certain document was
12 Q. I think that letter might be for a later	12 marked Deposition Exhibit No. 300,
13 modification.	13 for identification, as of
14 A. Yes.	14 06-27-2019.)
15 Q. For the one in 2012, you were told at	15 BY MS. GROVES:
16 some point that it was denied?	16 Q. We're showing you a document that we've
17 A. Yes.	17 marked as Exhibit 300. It's Bates labeled WF
18 Q. You don't know, as you sit here today,	18 Hernandez 50189 to 204.
19 what the reason for that was? Do you remember?	19 Did you understand that after the
20 A. No.	20 modification was denied in 2012 that the foreclosure
21 Q. Do you know if you were ever told?	21 process was going to begin?
22 A. No, I can't recall.	22 A. Yes.
23 Q. At what point in time -- strike that.	23 Q. Is Exhibit 300 a September 25, 2012
24 Did the mold issue in the house, did it	24 complaint to foreclose the mortgage on the property
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1 ever get so bad that it made the house uninhabitable	1 at issue here?
2 on its own?	2 A. Say that again.
3 A. Yes.	3 Q. Is Exhibit 300 a copy of the foreclosure
4 Q. When did that happen?	4 complaint for the property at issue in this case?
5 A. Around that time, like September. I'd	5 A. Yes.
6 say between August of 2011 up until I left. The	6 Q. You had described earlier today that you
7 mold was -- it was really, really bad.	7 had hired a lawyer in connection with the
8 Q. But you stayed there during that time	8 foreclosure?
9 period?	9 A. Yes.
10 A. No, I couldn't, because I couldn't	10 Q. What led you to do that? Why did you
11 breathe.	11 hire a foreclosure lawyer?
12 Q. Where were you staying?	12 A. For one, I was afraid that I was about to
13 A. I'm sorry.	13 lose my house. And people were telling me that
14 Q. Did you live in the house between	14 that's what I should do. And I didn't know my
15 August 2011 and the time --	15 rights. I didn't know. I didn't understand it and
16 A. Yes.	16 didn't know what was going on.
17 Q. Even though the mold was really bad, you	17 Q. How did you find the lawyer?
18 stayed there?	18 A. Through an ad on the radio.
19 A. Right. But you said -- you said	19 Q. It was Matthew Wildermuth?
20 something about it getting bad.	20 A. Yes.
21 Q. Right.	21 Q. Did you ever meet Mr. Wildermuth in
22 A. Right. That's when I left, when it got	22 person?
23 real bad.	23 A. No.
24 Q. Was that in August of 2011?	24 Q. Did you ever -- I think you said
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1 somewhere he charged \$4,000. Does that sound right?	1 by 2013 such that you could afford to make -- strike
2 A. Yes.	2 that.
3 Q. Did you ever pay him the \$4,000?	3 As of the modification request in 2013,
4 A. Yes.	4 were you still seeking to have the reinstatement of
5 Q. Were you satisfied with his services?	5 the payment of 638 or less for a modification?
6 A. No.	6 That's still the amount you were looking for?
7 (WHEREUPON, a certain document was	7 A. Yes.
8 marked Deposition Exhibit No. 301,	8 Q. In connection with this modification
9 for identification, as of	9 application, did you have any conversations with
10 06-27-2019.)	10 anybody at Wells Fargo about the fact that you were
11 BY MS. GROVES:	11 looking for a modification in that amount?
12 Q. Showing you Exhibit 301, which is labeled	12 A. Repeat that. I didn't get it.
13 WF Hernandez 49565 through 867. Did you understand	13 Q. No problem.
14 in August 2013 that your lawyer was submitting an	14 So we talked earlier in connection with
15 application for you for a modification, a mortgage	15 the 2012 mortgage modification application that you
16 modification?	16 had wanted to have a payment of \$637 or less in
17 A. Yes.	17 connection with the 2012 modification request,
18 Q. Did you know that?	18 right? Do you remember that?
19 A. Yes.	19 A. Yes.
20 Q. There's -- did you give his office a	20 Q. You had said you did have a conversation
21 power of attorney to provide paperwork to the bank	21 with somebody at Wells Fargo about that and that
22 for your mortgage modification?	22 they told you the payment was 1200, right?
23 A. What do you mean by that, power of	23 A. Yes.
24 attorney?	24 Q. And then we're fast-forwarding. Now
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1 Q. Did you authorize Mr. Wildermuth's office	1 we're in 2013 and you are still looking for a
2 to submit an application for a mortgage modification	2 mortgage modification with a payment in that amount,
3 for you?	3 right?
4 A. Yes.	4 A. Yes.
5 Q. Have you ever seen the application that's	5 Q. Did you have any conversations with
6 included in Exhibit 301? It looks like it's at	6 anyone at Wells Fargo in connection with this 2013
7 page -- if you look in the lower right-hand corner,	7 modification about that?
8 there's numbers. The page ending in 49570.	8 A. No. I just wanted to make sure I
9 A. Okay.	9 understood it.
10 Q. Do you see this is a making home	10 Q. That is an excellent thing to do.
11 affordable program request for mortgage assistance?	11 A. It got confusing. Okay.
12 Do you see that reference there on the	12 Q. It worked out just fine. I understand
13 top of the left page -- the left top of the page?	13 the answer.
14 A. Uh-huh.	14 A. Thank you.
15 Q. Yes?	15 Q. What happened with your lawyer? What did
16 A. Yes.	16 he accomplish with you?
17 Q. Have you ever seen this before, this	17 A. Thank you for asking me that. Nothing.
18 application?	18 You know, I don't even know what this is. I never
19 A. I don't remember this. No, I do not. I	19 saw this. I didn't have -- they really didn't
20 don't remember seeing this.	20 communicate with me. I was just stuck.
21 Q. We walked through earlier, I think, what	21 Q. You never -- did you even ever talk with
22 your income was at the time of -- in August of 2013?	22 Mr. Wildermuth?
23 A. Yes.	23 A. Never. I never met that man. Never. He
24 Q. Had anything in your situation improved	24 never even spoke -- I didn't even know who he was.